

My name is Amanda Mengotto and I am a medical student, and resident of the Bronx. I am testifying as both a future healthcare provider and a New York state resident in support of the New York Health Act.

I want to first share with you my personal experiences with the US Healthcare system as an individual. Growing up, my family's income was below the federal poverty level. Despite my single, disabled mother qualifying for family benefits such as Medicare, there were periods of time in my childhood where I was uninsured or underinsured.

One of the more recent periods that I was without health insurance was the summer after graduating high school, before I began college. I was 18 years old and no longer qualified for Medicare family benefits, and I had not yet enrolled in my college's student health plan. Attending college was not something I anticipated, nor something that was expected of me. I was working full time as a waitress that summer, to save up as much as possible for my move to college. Several weeks before school started, I found myself in the emergency room with a severe kidney infection that may have been prevented if I had gone to see a doctor weeks earlier, when my symptoms began. I knew that I did not have health insurance, and while I did not fully understand the magnitude of this at 18 years old, I knew that hospital and doctor's office visits were expensive.

Six years later, I am humbled to be where I am today - studying medicine and learning more each day about the US Healthcare system. I now know that 64% of Americans delay or avoid treatment due to costs. But my path here has not been direct or easy. Upon being accepted to medical school, I applied for private student loans with a lower interest rate than the federal graduate student loans. I was told that my credit score was low, and that it was something I should look into. Several days later, I was contacted by a bill collection agency for a hospital bill from June of 2013. A wave of guilt and panic rushed over me as I told the man on the phone that I was a full-time student living off student loans. I am proud of how far I have come, but I've realized that breaking the cycle of poverty is not something I can do alone.

As a medical student, I'm able to purchase health insurance through my college's plan. However, I would pay for this insurance with student loans, and later pay for the compounded interest too. I'm grateful for the Medicaid expansion which has significantly reduced my healthcare costs. However, this system is not perfect and I often travel to different boroughs to see specialists who accept my insurance and are not at capacity, or are accepting new patients.

As a medical student, I have witnessed firsthand that my experiences with medical debt represent the majority of Americans. I recognize that even those with "good" insurance through their jobs or their parents' jobs, have had a medical bill sent to a collections agency. I also recognize that I am extremely privileged to have all the educational opportunities that I've had thus far. Even still, I have trouble navigating the healthcare marketplace and understanding which services and medications and hospitals and